

Money matters to **people**. People matter to **us**.

MoneyMatters

Start the New Year **Right** by Ending This One Right

Don't wait until 2020 to
get your finances in order

Place Your **Trust** in Visions

Your future is important. Let us help you
take the guesswork out of estate planning

Have **Medicare** Questions?

Attend a seminar or get one-on-one
help from a licensed Medicare agent

Four Weeks to a **Better** Holiday Budget

Save, divide, and start shopping
with these helpful tips

Tackle Year-End Spending Without Breaking the Bank

Have a plan in place for
the most expensive time
of the year

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to Visions and you BOTH win!

Stop into any office near you and pick up a **Refer-a-Friend coupon booklet**, or refer online by visiting **visionsfcu.org/refer**!

Earn a bonus just by letting your friends and family know how great Visions is! When they become a member, you **BOTH** get \$25!*

*Ask a representative or see coupons for full details.

From the staff, management, board, and volunteers of Visions – *Happy Holidays!*

A Note from Ty

It's funny how each year builds to a theme within our organization. Looking back on 2019, that theme or overriding word would be "investment". Investment in our communities, our members, our staff, and our infrastructure. Investment in people like you who help make our cooperative strong.

We've been raising savings rates throughout the year, introducing products like our 18-Month Certificate Special. At the same time, we offered two No Closing Cost Mortgage specials, not only saving you big on your investment, but giving you a choice in it, too.

Opportunities like these are ways to thank and give back to members like you. Everywhere I go, I'm proud to hear stories of how Visions is making a difference in people's lives, and I'd like to share one, too.

Earlier this year, I visited a career fair at the Lynch-Bustin Elementary School in Athens, Pennsylvania. As I began talking to the 4th and 5th graders about savings and what they would spend their money on, several of the students mentioned that they were in a school-wide fundraiser to help build wells in the Sudan. The passion these students showed reminded me of why we started the Visions Cares program in the first place: to make people's lives better. We wound up matching their donation and helped them reach their goal.

It's humbling to think that Visions can help communities not just at home, but also abroad, and that's all thanks to the passion and loyalty of people like you. We don't give just to give, either. We do it because when the community is strong, we all are.

Moving forward, we will continue to invest in jobs and infrastructure across the regions we serve. In New York, that means the expansion of our headquarters, office upgrades and relocations, and a new branch in Ithaca. For Pennsylvania, that means relocating our Centre Ave office and opening a bilingual Contact Center. Finally, in New Jersey, we're looking to expand into new areas and open our first high school location in Leonia High School.

I want to thank you all for your continued support. We couldn't be more grateful to serve as your financial partner, and we look forward to helping you with your needs in 2020 and beyond.

Tyrone Muse
President/CEO





What is Visions Cares?

At Visions, we love to give – and not just money. We give of ourselves, our time, our talents, and more. *Visions Cares* was created to celebrate all our organization does to help make our communities and each other better.



Two Visions employees were honored at the Leadership Berks Graduation Event on June 5th – Lindsay Kennedy graduated from the Leadership Berks program, and Trish Shermot received the Art of Leadership Legacy Award for Visions FCU!



Visions employees collected a total of 254 books for the United Way's Annual Summer Book Drive! By providing students access to books, United Way of Broome County hopes to get local students excited about reading over the summer months.



Our Saddle Brook, NJ team took part in the New Jersey American Heart Association's 2nd annual "Bike Your Heart Out" event. They helped raise money while promoting stroke and heart disease awareness. Plus, they even took home the prize for "Best Dressed"!

Employee Volunteer Spotlight

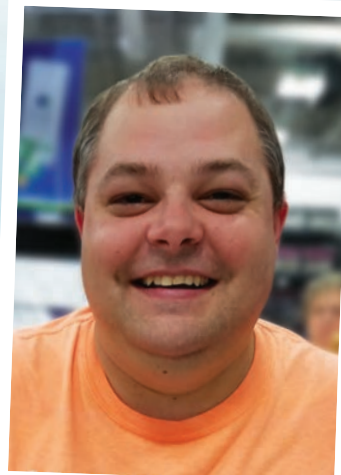
Scott B.

Enterprise Content Management Administrator

"I've been volunteering for years, doing everything from working with fire and EMS agencies to helping the United Way and Food Bank of the Southern Tier. Most recently, I've been involved with the Maine-Endwell Little League. I've been an assistant coach, helped with field preparations, and now I'm on the board, too."

Why do you volunteer?

"It just makes me feel great to give back to the community. When I'm working with the Little League, seeing the smiles on the kids' and parents' faces makes all the work worthwhile. When I worked with the EMS, it felt good to know I was helping save lives. Every time I volunteer, it feels like I'm working with family and making a stronger connection with my community."





Road Race

The 2nd annual **4 on the 4th Road Race** was a grand success! With over 400 runners and a top-notch after-party, the crowd was happy to come out and celebrate freedom with a 4-mile run on a brand new route. The festivities included post-race refreshments at our newly renovated headquarters, free fun for kids including balloon twisting and crafts, plus a DJ, giveaways, and a \$2,854 donation to the John Mack Foundation!



Save the date for next year: **July 4th, 2020!**



The 2nd Visions Cup had people on the edge of their seats!

All Visions members received **FREE** entrance to the special "Visions Night" baseball games on July 16 in Binghamton, NY and July 23 in Reading, PA.

After six games, Reading Fightin' Phils were declared the victors! This resulted in Reading's **Baseballtown Charities** receiving a **\$2,500** donation from Visions.

	Reading Fightin' Phils	Binghamton Rumble Ponies
7/15 - Game 1	4	1
7/16 - Game 2	8	6
7/17 - Game 3	8	6
7/22 - Game 4	2	3
7/23 - Game 5	1	2
7/24 - Game 6	8	6

START THE NEW YEAR RIGHT

by ending this one right

A lot of people wait until the new year to get their finances in order, but why wait? There are a number of things you can do now to avoid a headache later. Take this list, for example. Taking care of these year-end items will help you get a head start on 2020.



✓ *Plan for health insurance*

Open enrollment season begins in November, so it's critical that you start planning for it now. Thinking about a High-Deductible Health Plan? Consider opening a Health Savings Account, or HSA.

An HSA is a tax-exempt account designed to pay for medical costs not covered by a High-Deductible Health Plan. Contributions are tax-deductible up to your yearly limit, which can vary based on your age and family status. Our HSA Flex Checking is a great option for most members, featuring no monthly service charge, no minimum balance, and a convenient debit card that you can use for medical costs.

What if you're retired, though? We've got you covered. Our licensed Medicare experts are trained to find the best possible plan to suit your needs. We partner with leading providers throughout New Jersey, New York, and Pennsylvania, and we're as committed to helping you find a plan as we are to you understanding it.

To learn more about upcoming Medicare changes – and to find links to free seminars near you – see our articles on pages 14 and 15. You can also connect with us at visionsfcu.org/medicare.

✓ *Review your retirement plan*

Whether retirement is around the corner or years away, it's important to reevaluate your plan every year – and there's no better time to start preparing than now.

Take 401(k) and IRA contributions, for example. If your employer offers a match, consider adding more to it – and remember to increase your contributions for annual raises and bonuses.

If you don't already have an IRA, now's the perfect time. We're offering an advantaged rate on our 18-Month Share Certificate, which is available for both Traditional and Roth IRAs. Check out more details on the back cover.

Plus, don't forget about our licensed financial consultants. They focus on creating a relationship based on your wants and needs, then help you work towards them. You can learn more and schedule a free consultation at visionsfcu.org/investmentservices.

✓ *Consolidate debts*

Life can be expensive and credit card rates can be high, so why not save some money on your interest payments?

Our personal loans are perfect for debt consolidation, combining high-interest loans into one, convenient payment. Keep an eye out for our Holiday Loan special this fall and take advantage of the savings. After all, there's no better way to start the new year than with extra money in your pocket.

✓ *Budget for upcoming expenses*

Finally, don't forget to consider your 2020 plans. Whether you're thinking of buying a new car, home, or even just taking a big trip, having plans and a budget in place now can save you from scrambling later.

We talk about budgeting often – even in this magazine issue – but that's just because it's so important. Take advantage of our digital banking services, consolidate your accounts with FinSavvy (more on page 8), and get a plan in place. "Future you" will thank you.



Veterans matter at Visions.

You served your country, now we're here to serve you. You stood up for our communities, we're committed to helping them. Veterans are the cornerstone of our country, so we're here to help keep you strong through a variety of special programs for vets and their spouses.*



VET STRONG

Financial wellness is a key part of the Visions mission, a commitment to both members and community. We want our veterans to be financially strong, so we offer free and confidential consultation in a number of areas, including basic financial education, investments, mortgages, Medicare, and insurance.



VISIONS SALUTES SCHOLARSHIP PROGRAM

Each year, we make five \$1,000 scholarships available to children of veteran members. This thank you to the veteran community is available for undergraduate or graduate study at an accredited U.S. college, vocational, or technical school.

Applications are accepted from January 1 through April 1. Visit aim.applyists.net/salutes to apply.

Thank you for your service!

Visit visionsfcu.org/veterans for full information.



WE HIRE VETS!

We're proud to employ numerous veterans across our three state, 650-strong workforce. We also have a variety of internships available for veteran students – or those exploring new careers in areas like network security, accounting, facilities planning, marketing, or management and administration.



GIVING BACK TO VETS

Visions gives back on your behalf through this exclusive program for veterans. For each member who chooses a patriotic debit card design, we'll make a \$5 donation to Operation Homefront.

It's our way of giving back to you and all the veterans who make day-to-day life in our communities possible.



*Veteran Status: Program valid for veteran service members and their spouses only. Proof of service required and must be shown at account opening. Valid forms of identification include, but are not limited to: Military ID card, Veterans ID card, or DD 214 Form, if applicable.

POLITICAL ADVOCACY

Your voice matters. Go out and vote!

National Voter Registration Day was on September 24th, but there's still time to register for next year's elections. As a registered voter, you have a voice in choosing public officials and lawmakers at the local, state, and federal levels.

Remember: voting local matters. Whether it's for school board members, the county commissioner, or state officials, your vote can help make a difference in your community. Registration laws vary from state to state, but any U.S. citizen aged 18 or older can register. You can check your state's requirements at usa.gov/register-to-vote.

Be a voice for your community, state, and country. Register to vote and make your voice heard!

To see the issues Visions supports, visit us at visionsfcu.org/advocacy.

ALL THINGS DIGITAL

FinSavvy® is now available!

By now, you may have noticed FinSavvy in online and mobile banking. This money management tool allows you to combine all of your financial accounts – even those outside of Visions – into one, convenient location.

Use FinSavvy to set budgets, track your spending, keep up on your 401(k) and retirement accounts, and more. Best of all, it's easy to use, as personalized as you want it to be, and it's free.

To learn more about FinSavvy and take control of your finances, visit visionsfcu.org/finsavvy.

Coming soon – External Transfers!

We hope that you love your Visions account, but we understand if we're not your only financial partner. That's where our External Transfers option comes in.

Like the name suggests, this option lets you easily transfer money between your Visions accounts and those at another institution. Here's how it works.

Step one: Add your account

To begin, select "Add External Account" from the Transfers/Payments menu. From there, add your other institution's account and routing number and follow the on-screen instructions.

Once you've added your account, we'll need to verify it. Visions will send two micro deposits to your other institution as a confirmation.

Please note: you must correctly enter the micro deposit amounts within 14 days in order to link your accounts. Micro deposits may take up to three business days to process.

Step two: Verify your account

To verify these amounts and finish linking your accounts, select "Verify External Account" from the Transfers/Payments menu. Simply follow the on-screen instructions and input the micro deposit

amounts from your other institution. After that, you're done! There's no need to add or verify the account again. You can select it from your account list in the Transfers/Payments screen.

How long do External Transfers take to process?

External Transfers are processed through the Automated Clearing House (ACH) network. ACH transactions may take up to three business days.

Are there limits?

Members can transfer up to \$2,500 per day and \$10,000 per month.

Do External Transfers work both ways?

Yes, you can transfer money both to and from your other institution – all within digital banking.

How can I identify my accounts?

If you'd like, you can nickname each of your external accounts. This option is available within the Account Preferences menu of the Settings tab.

Can business owners take advantage of External Transfers?

External Transfers are currently not available for business members.

Place your *trust* in Visions



It's important to have a plan for your money at every stage of life. That's why trusts are especially valuable when it comes to estate planning.

A trust provides the protection and management of your assets now and after your death, which can be important in the event you become incapacitated or your beneficiaries are either inexperienced or unable to handle an inheritance.

We want to take the guesswork out of estate planning. Take a moment to familiarize yourself with some different trust types to see if any of them could apply to you and your needs.

Common Trust Types

Testamentary Trust

Testamentary Trusts are set up under your will and funded at death for your beneficiaries. A testamentary trust is often used to protect minors or beneficiaries who cannot manage an inheritance. You set up the trust, specify how the funds will be used, and name a trustee to manage the trust after your death.

Revocable Living Trust

This type of trust is created during your lifetime and retitles your assets into the name of the trust. As trustee, you retain control over your assets and – upon death – they pass to the trust beneficiaries without probate.

You can design a living trust to continue after your death for any beneficiaries who may require asset protection but need a stream of income. In that case, you would name a successor trustee to step in at your death. Another benefit to having a successor trustee is that you can include a provision that allows them to step in if you become incapacitated. This provision would then eliminate the need for a court-appointed guardian.

Special Needs Trust

Special Needs Trusts are designed to help a trustee provide for the additional needs of a beneficiary receiving government assistance – without affecting their eligibility for government benefits. These types of trusts can be created either during your lifetime or under your will.

Name a Qualified Trustee

You deserve a trustee you can trust. Trustees are responsible for carrying out your directions and intentions, remaining impartial and treating your beneficiaries fairly, and providing the professional management of your assets.

With Visions as your trustee, you will have the benefit of years of experience and expertise in trust, tax, and investment management from a name you've come to rely on. Our services can relieve your family members and friends and provide you with the assurance that your estate will be distributed properly.

To learn more about the benefits of a trust, visit us at visionsfcu.org/trust, or call 800.242.2120, extensions 10651 (Linda Hamlin) and 10684 (Sharon Burghardt).

TACKLE

year-end spending – *without breaking the bank*

There's no denying it: the end of the year is an expensive time, which means it's critical that you have a plan in place. Use these tips to keep yourself on track.

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Budget, budget, and then budget again

You should reevaluate your budget at least once per year, but make sure the holidays get some special attention, too.

If you can, get a head start on holiday savings at the beginning of the year – that way you're set when the time comes. Our Holiday Club account makes this sort of planning easy. Simply make regular deposits to it throughout the year – like your payroll, Social Security, or even online transfers – and then enjoy watching it earn dividends. Your accumulated funds will be automatically transferred to the account of your choice on November 1st.

Need help figuring out what to save? Try using the chart on page 16. That will help you divide your expenses and plan ahead.

Shop smart

It sounds simple, but don't forget to shop around for sales. While that traditionally means going store to store, try going online, too. Most retailers have special promotions listed on their website that could save you dollars and cents you could spend on other things. Couple that with price matching – which many stores are offering these days – and you could save a bundle.

Looking for some nontraditional savings? Find out if your grocery store offers a rewards program. Some stores let you earn points for shopping that you can use towards free turkeys, hams, and more. You're already spending the money shopping there, why not earn something back? Speaking of which...

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Sure, the holidays can be stressful, but with a bit of planning, you'll be focusing less on the money and more on having fun.

If you have questions about budgeting for the fall and winter – or if you're interested in how our products can save you money – stop by your local office or call us at **800.242.2120**.

Use your rewards

Most credit cards earn rewards – our own Visa® Platinum and Elite, included. Rather than spending your hard-earned money on gift cards, try redeeming your credit card points, instead. Check out the DOUBLE Points promotion on page 11!

Our Platinum and Elite cards let you redeem points for a variety of items, ranging from gift cards, merchandise, travel, and more. Want to check your balance? Start by logging into digital banking, select your credit card, and hit the "Rewards" button. Or, if you prefer, call **888.211.8384**.

Contactless cards are here!

If you've received a new Visions card lately, you may have noticed the Near Field Communication symbol on it (NFC). This symbol means that your card features tap-to-pay functionality.

NFC is fast and easy – all you need to do is tap to pay at a participating terminal. And, because it uses the same technology as EMV chips, you'll gain peace of mind that your transaction was processed securely.

Look for the wireless symbol at checkout today!



Please note: if you have not yet received one, your contactless card will arrive with your next standard reissue. There is no need to replace your current credit or debit card at this time.

Use your Visions Card to save money!
VISIONS.SAVEAROUND.COM



EARN CASH BACK

Visit one of our participating cash back merchants and you can earn cash in your pocket! Look for "Cash Back" within the category listings.



ADDITIONAL OFFERS

Enjoy additional savings from thousands of participating merchants with online and mobile offers.



TWO WAYS TO SAVE

Save right away with ADDITIONAL OFFERS or use your Visions card at select cash back merchants and see your savings on your monthly statements!

START SAVING TODAY!

VISA



Want to earn
DOUBLE
rewards points*?

From **November 1st** to **December 31st**, we're offering credit card holders **DOUBLE** rewards points for their purchases! Just use your credit card during November and December to earn **DOUBLE** the rewards points you normally would.

Ready to redeem your points?

Select the "Rewards" tab from online or mobile banking, or give us a call at 888.211.8384

*Card holders eligible to receive double rewards points from November 1-December 31, 2019. Some restrictions apply. Transactions must be reconciled on card holder account by midnight on December 31, 2019 to be eligible for double rewards points. Rewards program rules available by selecting the "Rewards" tab in online or mobile banking, or by calling 888.211.8384. Bonus points will be added to your Rewards balance by Friday, January 17, 2020. Visions Federal Credit Union reserves the right to end or modify this offer at any time. Federally insured by NCUA.



Imagine heading to Miami for
Super Bowl LIV, thanks to Visa.

Visit

www.visa.com/NFLUltimateFanExperienceFullRules
for details and official rules.

Ask the Expert

Answers to your financial questions from our very own professionals!

Finances got you stumped? Need an expert opinion?
We're here to help!

Submit a question by:

- Email: AskTheExpert@visionsfcu.org
- Mail: Visions Federal Credit Union
ATTN: Ask the Expert
24 McKinley Ave, Endicott, NY 13760
- Online: visionsfcu.org/asktheexpert

Question:

"I moved away from home and live in a town without a Visions branch. How can I make deposits?"

Far from Home
Allen, TX

Answer:

Greetings from home! I'm happy to say that just because you moved away, it doesn't mean that you can't still use your Visions account.

A lot of our members like using Express Deposit, regardless of whether they're near or far from a Visions branch. With Express Deposit, you can deposit a check into your account just by taking a picture. Here's how it works.

First, log into the Visions FCU Mobile app (if you don't have it yet, just download it from your device's app store). After that, simply select "Express Deposit" from the main menu. If you're a first-time user, you'll need to follow the on-screen prompts to enroll. Once you're enrolled, select which account you want it to go to, type in the amount, and take a picture of the front and the back of the check.

With Express Deposit, it's critical that you note on the check that it was deposited electronically. Just write "For mobile deposit only at VFCU" underneath your signature.

Digital banking is great for more than deposits, too. You can

also make transfers, loan payments, access your cards, send money, and even apply for loans.

If you prefer to do things in person, I'd recommend that you check out Shared Branching. We've partnered with thousands of credit unions throughout the U.S. to provide you with access to your Visions accounts no matter where you are. Simply go to a participating branch, provide them your ID and account number, and you can perform many of the same transactions you would at a traditional Visions location. You can find a list of these free locations – and thousands of free ATMs – under the Locations tab of our website and mobile app, or at co-opcreditunions.org.

Both Express Deposit and Shared Branching are great ways to make the most of your Visions accounts no matter where you are. If you have more questions about maintaining your account from Texas, give us a call at 800.242.2120.



Expert:

Tom Novak
AVP/Digital



Looking for a rewarding career?

Look no further!

visionsfcu.org/careers

Our employees matter. #ClaimYourSeat

Visions Federal Credit Union is an equal opportunity employer whose goal is to achieve a positive work atmosphere while encouraging a healthy work/life balance.

M/F Disabled and Vet EEO/AA Employer



WATCH OUT for Online and Social Media Scams

We use technology every day, but it's not just us. Scammers have taken to the internet and social media to prey on individuals of all ages, particularly teens. We want you to stay safe out there, so keep an eye out for these common scams.

Job Offers

Social media and Craigslist are full of job offers, but how can you tell if they're real or not? A good rule of thumb is to cross-check the posting on the company's website. If it's not listed there, chances are it's illegitimate.

Information Requests

Speaking of fake job offers, be especially wary of postings that ask for personal information, such as account numbers, usernames, passwords, card numbers, or PINs. Giving out this information provides scammers with permission to use your account. Worse yet, that pushes the liability on you.

Counterfeit Checks

There's no such thing as free money, but the internet is rife with advertisements for it. Most often, these scams come from checks. Consider this common scenario involving the fake job offers we mentioned. In this instance, your "employer" may send you a check for work – even if you haven't done any yet – with the caveat being that you need to send some money back. Whether they claim it's to cover taxes or some other charges, don't do it. Chances are, that check is going to bounce after you've sent the money away – leaving you on the hook to pay it all back.

Keep Yourself Safe

There's no one-size-fits-all solution to internet security, but there are some things you can do to protect yourself.

- Don't share login information with anyone
- Keep your antivirus system up to date
- Don't click on suspicious links

Above all, trust your gut. If something seems suspicious, you're best off leaving it alone or following up with your institution. We're always standing by to help keep you safe.

For up to date security tips, visit visionsfcu.org/security.

Our Member Saved **WHAT?!**

Nothing makes us feel better than helping our members, which is why we're always looking for opportunities to improve your financial well-being. Sometimes it's as easy as balancing a checkbook, other times it's saving you money with a refinance. Here's a great story from our Sayre office in PA:

I was working with a couple who were asking about a Home Equity Line of Credit. At first, it didn't seem like we would be able to qualify them based on their debt-to-income ratio (DTI). Looking at their credit report, however, we realized that they were paying 7% APR on their two car loans. By refinancing them, we were able to bring them down to 3.25% and lower their DTI. In the end, a mortgage refinance wound up being their best option – saving them over \$500 a month! Now they have the cash on hand to consolidate their other debts and make some home improvements, too!





Medicare and MACRA: What it Means for You

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) restructured several aspects of Medicare, particularly how physicians are paid for their services. This year, however, the changes to Medicare beneficiaries are coming due. What are these changes and what does MACRA mean for you? Let's break it down.

New Medicare Cards

You may have already noticed the new Medicare cards – after all, they began mailing out last year! MACRA mandated that the Centers for Medicare and Medicaid Services (CMS) update their card design to improve security. Rather than printing Social Security numbers, the new cards feature Medicare Beneficiary Identifiers, or MBIs. Your MBI is a randomly generated combination of letters and numbers that helps to quickly identify you.

If you haven't received your card yet, you have three options. The first thing you can do is call 1-800-MEDICARE. The associate you speak with should be able to verify your Medicare status and get you a new card. You can also log in to my.medicare.gov to find your MBI and print out a Medicare card. Finally, you can ask your health care provider to find your MBI.

Updates for Medicare Supplement Plans

Another change coming from MACRA relates to Medicare Supplements. Specifically, two of the more comprehensive Medigap plans – Medigap C and F – are being discontinued in 2020. This is notable because they are the only Medicare Supplements that cover the Part B deductible.

Luckily, if you're currently eligible for Medicare or will be prior to 2020, you'll be eligible to enroll in either plan after the deadline. This change only affects people eligible for Medicare after January 1, 2020.

After 2020 starts, Medicare beneficiaries will also see changes relating to Medigap Plans D and G. Currently, D and G aren't guaranteed issue plans, but in 2020, they'll become guaranteed issue plans for newly eligible Medicare enrollees (those eligible for Medicare after

January 1, 2020). Medicare-eligible individuals can enroll in guaranteed issue Medigap plans outside of their Medigap open enrollment period – even if they have past or present health conditions – as long as they have a guaranteed issue right. MACRA also creates a new, high-deductible Medigap Plan G plan.

Merit-Based Incentive Pay for Doctors

While MACRA's change in physician payments doesn't directly affect beneficiaries, it's still worth being aware of. MACRA repealed the Sustainable Growth Rate Formula, which helped set the Medicare Part B reimbursement rate for doctors. In its place, the Merit-Based Incentive Payment System (MIPS) and Advanced Alternative Payment Models (AMPS) were created under the Quality Payment Program. MIPS and AMPS measure performance under several categories, with the aim of rewarding excellent service from health care professionals.

MACRA has made large changes to the way that Medicare works, some of which are behind the scenes. Whether you see them or not, though, they can and may affect you, especially if you're in a Medicare Supplement plan or receive a new Medicare card.

If you have questions about your Medicare coverage or are looking for a change, contact one of our licensed Medicare agents. We can help answer your questions and find a plan that fits your needs.

Learn more at visionsfcu.org/medicare.

Have Medicare Questions?

Finding a Medicare plan that fits your needs is a breeze with the right help. That's what Visions and Medicareful provides. Our licensed agents can help answer your Medicare questions and concerns, like:

- Which Medicare plans meet my needs?
- Are my doctors and prescriptions covered?
- What are the costs and benefits?
- How do I enroll?

Our licensed agents are available to give you the one-on-one aid that can make all the difference. We'll assist you with general Medicare questions, explore your options, and help you compare costs and benefits. Your licensed agent will recommend a plan that not only meets your needs, but also suits your budget and covers your doctors and hospitals.

Connecting with our licensed agents is easy! Visit visionsfcu.org/medicare to schedule a day, time, and location that's convenient for you. You can also receive assistance by contacting an agent over the phone at 800.242.2120, option 4.

Important Dates and Information

- Annual Enrollment Period (AEP): October 15, 2019 – December 7, 2019
- Open Enrollment Period (OEP): January 1, 2020 – March 31, 2020
- Initial Coverage Enrollment Period (ICEP): runs for seven months surrounding your 65th birthday (three months before, your birthday month, and three months after)
- Special Enrollment Periods: valid under certain circumstances; ask us for details

Important Note: Each year, all Medicare Advantage and Part D Plan beneficiaries will receive their Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) from their existing plan providers, typically by September 30. Keep your eye out for this mailing from your current carrier and we will be happy to review the changes to your coverage for 2020.

Medicare Seminars

We offer a variety of Medicare seminars! Our goal is to educate our members in all of the communities we serve, and we strive to bring helpful information to more counties every year. Visit visionsfcu.org/medicareseminars for our current list of seminars!

For our New Jersey Members

If you are a retired Teacher, Administrator, or State or Local Government member: these seminars will provide plan information on the NJ Individual Medicare Advantage and Supplement plans. We are not licensed to discuss the State Employees' Health Benefits Program (SEHBP) or State Health Benefits Program (SHBP) health plans you are eligible for as Retirees.

For more information on your State Retiree Benefit Programs, through Aetna, please call or visit:
SHBP: 866-234-3129 | SEHBP: 866-816-3662 | Hours are Mon-Fri, 8am-6pm ET. Website: www.aetnastatenj.com

Four Weeks to a Better Holiday Budget

You can see it just ahead, looming on the horizon – the holiday season. While children can hardly stand the wait, adults often wish they had a few more months before its arrival. Unfortunately, time doesn't stop. This year, don't wait for the holiday season to put the squeeze on your wallet. Take the time now to plan and budget.

Week 1

Before you spend a cent, start a savings plan. Estimate the total amount you can realistically afford to spend this holiday season. Divide that amount by the number of weeks between now and mid-December. Create a special holiday savings fund and start setting aside your weekly goal. Open a special account for your savings or merely designate an empty coffee can. The important thing is to start saving now.

Week 2

Divide all your holiday expenses by category and don't leave anything out – gifts, wrapping paper, decorations, and ribbons, entertaining, greeting cards, postage, and charities. Figure out how much you would like to spend on each and write down these goals. Make sure the total does not exceed the limit you set in week one.

Weeks 3 & 4

Start shopping. Last-minute gift buying often results in spending more than you planned, so don't put it off. Make a list of what you would like to buy for each person and shop around for the best price. The more time you put into your list, the less time you will spend wandering the malls – and the less you'll spend on unnecessary or unwanted items. Most importantly, if you must use credit cards, don't charge more than you can afford to pay off in three months.

By using the time ahead of you to plan and budget, you can reduce the financial headaches that often accompany the holiday season. You may even find yourself looking forward to the holidays as eagerly as the children do.

Track Your Progress

Total Savings Goal: \$_____ Weekly Savings Goal: \$_____

Spending Plan

Gifts:	\$_____	Greeting cards:	\$_____
Decorations:	\$_____	Entertaining:	\$_____
Gift wrap, etc.:	\$_____	Charities:	\$_____

Gift List

Name:	Gift Idea:	Cost:
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____

Estimated Gift Total: \$_____



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CONNECT

with us on
social media!

Have you
followed Visions yet?
Now's the time!

We're available on Facebook, Instagram, and Twitter. Follow us to stay up to date on all the great stuff we're doing in the **community**, learn about our **special events**, and learn quickly about branch closings and changes.

You might even catch us having some fun. 😊

Please note: For your own safety, account inquiries should never be sent through social media. Our social media administrators are unable to provide account assistance. For help with your account, stop by your local office or call us at 800.242.2120.

VISIONS NEEDS You!

Visions is looking for qualified members to serve on various volunteer committees – including our Board of Directors. As a volunteer, you can help shape the future of your credit union while using your skills to contribute to its mission.

Any member age 21 or older, with the exception of credit union employees and their immediate families, is eligible. A background in finance or the financial services industry would be helpful, but is not required. All inquiries are held in strict confidence. Applicants are subject to a credit check.

For complete details, contact Edward Butler at 800.242.2120, ext. 10618, or complete a volunteer application (available on our website or at any branch) and drop it off at any branch to his attention.

Visions has an exciting history built on the efforts of volunteers, strong leaders, and dynamic staff. With your continued involvement, we look forward to many more successful years of serving you and your fellow members. Learn more at visionsfcu.org/volunteer.



Don't miss out on a Visions Scholarship!

High school seniors
who plan to attend
college in the fall of
2020 can apply at
aim.applyists.net/Visions

Online applications
are available
December 1 - March 31.

Visions membership required.

NEED TO *Know*

Holiday Club Fund Reminder

Funds from your Holiday Club account will be disbursed on November 1. The money will be automatically deposited into your primary savings or elected share account.

Interested in opening a Holiday Club? Stop into any Visions office or learn more at visionsfcu.org!

Update Information Reminder:

Always make sure your critical account information, including home and cell phone number, mailing address, and email address are up to date. We don't want you to miss out on important updates, reminders, or account changes!

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our policy has not changed. The policy is available at visionsfcu.org/privacy, or call 800.242.2120.



SAVE THE DATE Special Events

Howloween at the Zoo

- Saturday, October 5
- Sunday, October 6
- Saturday, October 12
- Sunday, October 13

10:00 a.m. - 5:00 p.m.

The Zoo at Ross Park • 60 Morgan Rd • Binghamton, NY 13903

Visit a nearby Visions office to pick up *FREE* tickets.

Visions Family Christmas Spectacular

Sunday, December 8

1:00 p.m. - 4:00 p.m.

Headquarters • 3301 Country Club Rd, Endwell, NY 13760

Evening with Santa

Wednesday, December 11

5:00 p.m. - 7:00 p.m.

16909 State Route 706 • Montrose, PA 18801

Evening with Santa

Thursday, December 12

6:30 p.m. - 8:30 p.m.

Temple Fire Co. • 4963 Kutztown Rd, Temple, PA 19560

Visit visionsfcu.org/events for a current list of upcoming seminars and activities.



Visions received a Certificate of Welcome and Business Appreciation during the Headquarters Grand Opening Event on August 22, 2019. Pictured from left to right: Town of Union Councilwoman Sandra Bauman, Village of Endicott Mayor John Bertoni, Visions FCU President/CEO Tyrone Muse, Town of Union Supervisor Rick Materese, Director of Economic Development Joseph Moody.



OFFICE CLOSINGS

Mark Your Calendars

Oct. 14	Columbus Day	Monday	All Offices Closed
Nov. 11	Veterans Day	Monday	All Offices Closed
Nov. 28	Thanksgiving Day	Thursday	All Offices Closed
Dec. 24	Christmas Eve	Tuesday	Early closing 3pm
Dec. 25	Christmas Day	Wednesday	All Offices Closed
Dec. 31	New Year's Eve	Tuesday	Early closing 3pm
Jan. 1	New Year's Day	Wednesday	All Offices Closed

Audit Verification Notice

As part of our annual Supervisory Committee audit, randomly selected members will receive letters requesting they confirm a loan or share balance with Visions. These letters will be sent in late October and will be signed by our Chief Audit Executive, Betty McQuay. Responses are to be sent to our CPA firm, CliftonLarsonAllen LLP, 901 North Glebe Road, Suite 200, Arlington, VA 22203.

If you receive a confirmation letter, please respond as quickly as possible.

Prefer a Digital Copy?

All member households will receive a mailed copy of MoneyMatters at the beginning of each quarter. If your household prefers to reference this financial magazine online, please complete the unsubscribe form at visionsfcu.org/moneymatters or call our Contact Center at 800.242.2120.

All loan types referenced in this publication are subject to Visions Federal Credit Union's standardized policies including, but not limited to, lending, membership, and creditworthiness. Please contact a credit union representative for more information regarding application requests.



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by NCUA.



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VISIONS

FEDERAL CREDIT UNION

24 McKinley Ave • Endicott, NY 13760

Make more from your money with our 18-Month Share Certificate Special!

At Visions, we understand that you've worked hard for your money. We want to make sure it works as hard for you.

That's why we're offering **2.28% APY*** on our 18-month share certificate. This short term makes the most of your time and money, and with deposit amounts ranging from \$500 to \$1,000,000, this product is perfect for any budget.

What are you waiting for?

Stop by one of our offices, call us at 800.242.2120, or visit visionsfcu.org/18monthspecial to learn more!

2.28%
APY*
**18-MONTH
SHARE
CERTIFICATE**

*APY = Annual Percentage Yield. Credit union membership of \$25 is required – certain restrictions apply. Speak with a representative for membership eligibility details. APY assumes principal and dividends remain on deposit for the term of the certificate. 18-month term. Minimum balance of \$500 required. Maximum deposit aggregate of \$1,000,000 per member account number. Dividends calculated using the average daily balance method. This method applies a periodic rate to the average daily balance in the account each month. Dividends are credited monthly. Dividend rates are based on credit union earnings at the end of the dividend period and cannot be guaranteed. Dividends earned on balances of \$500 and greater. Fees may reduce earnings on account. Early withdrawal penalties may apply. Unless otherwise instructed, product changes to standard 18-month certificate upon maturity, earning applicable APY at that time. This offer, including the advertised rates and APY, is accurate effective 9/3/19. Visions Federal Credit Union reserves the right to end or modify this offer at any time. Federally insured by NCUA up to the maximum amount allowed by law.